



Attorney Docket No. 924013-919480

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: : Harycki, Edward et al  
APPLICATION NO: : 09/844,350  
FILED: : April 27, 2001  
FOR: PERSONALISED FINANCIAL  
PRODUCTS AND COMPUTER  
IMPLEMENTED FINANCIAL  
SYSTEMS  
EXAMINER: : BACKER, FIRMIN  
GROUP ART UNIT: : 3621  
CONFIRMATION NO. : 2471

AMENDMENT

Commissioner for Patents  
PO Box 1450,  
Alexandria VA 22313-1450

In response to the Office action mailed September 3, 2004, please amend the application as follows:

**Amendments** to the claims begin on page 2.

**Remarks** begin on page 7.